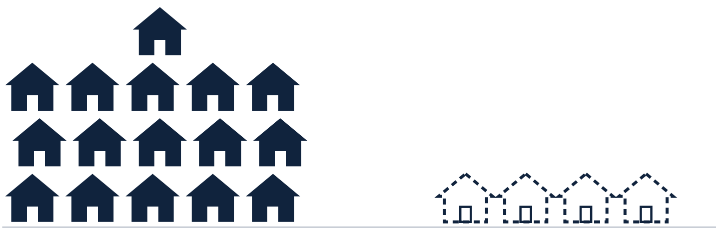
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

ZIP 28532 · Havelock

In Havelock's 28532, 1 in 5 listings didn't sell

Over the last 12 months in ZIP 28532, 256 of 321 homes that ended actually sold, and 65 didn't. Homes priced right from the start sold in a typical 19 days, while ones that needed price cuts sat a typical 64 days before selling at 92.9% of asking.



16 sold
out of every 20 listed

4 didn't
expired, withdrawn or canceled

321
homes finished on the market

27
median days to sell
from the first day listed

256
sold

98.4%
sold vs. first asking price

65 (20%)
didn't sell

$260,000
median sold price

Which pile do you want to be in?

Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

What waiting costs

A typical $260,000 home, per month	
Mortgage (principal + interest)	$1,388
Property taxes	$96
Homeowners insurance	$250
Upkeep	$217
Utilities	$250
Total	**$2,200**

About $2,200 every month the home sits.

Listings that didn't sell stayed on the market a median of 111 days — roughly $8,000 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 7.03% (Freddie Mac average, 2026-09-24); Craven County rate 0.4448 per $100 (NC Department of Revenue, 2025-26 county rates); town taxes add more inside town limits; insurance, upkeep (1% of value a year) and utilities are typical estimates. If your home is paid off, the mortgage line drops out — the rest still adds up.

Priced right from day one vs. chasing the market

19
median days to sell when priced right
163 homes that sold at 97%+ of first asking

64
median days when price cuts were needed
93 homes · sold for 92.9% of first asking

What this means if you're selling

- Price it right from day one: homes priced correctly sold in 19 days versus 64 days for ones that needed cuts.
- The $300-400K range struggled most, with a 28% rate of not selling.
- Waiting has a cost: estimated carrying costs while unsold run about $8,000 for a typical home.
- 21% of contracts fell apart before closing, most often inspection, appraisal or financing issues as general industry experience.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	220	184	**16%**	24	98.4%
$300–400K	79	57	**28%**	31	98.4%
$500–750K	10	7	**30%**	83	98.3%

When contracts fall apart

21%
of contracts fell apart before closing
68 of about 326

72%
of those homes later sold

27%
never sold

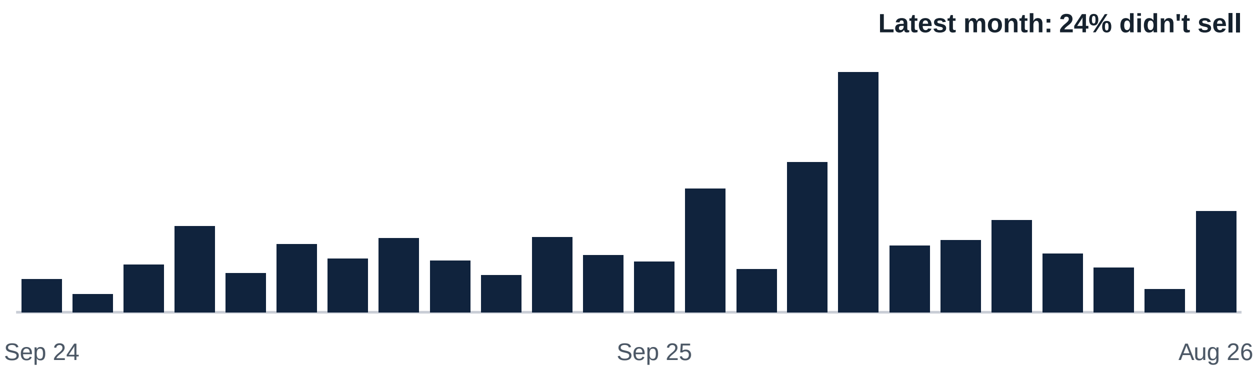
97.4%
sold vs. first ask after a fall-through
vs. 98.7% on the first contract

51
median days to sell after a fall-through
vs. 24 on the first contract

The MLS doesn't record why a contract ends. In our experience the most common reasons are home inspection findings, appraisals that come in below the price, and buyer financing — which is why preparing the home and pricing it to appraise matter before it goes on the market.

How buyers paid on closed sales: conventional loans 26% · cash 11% · VA 49% · FHA 12% · other 2%.

Share of listings that didn't sell, by month



What this means if you're buying

- Homes are selling at a typical 98.4% of first asking price, and 61% sold below the first asking price, so there's room to negotiate.
- Listings that never sold sat a typical 111 days, a sign to watch for homes lingering on the market.
- Most buyers here used VA loans (49%), with conventional at 26%, FHA at 12%, and cash at 11%.

Did you know?

- 1 in 5 listings in 28532 didn't sell over the last 12 months.
- When a contract fell apart, 72% of those homes later sold anyway, typically at 97.4% of asking.
- At the median sold price of $260,000 and a 7.03% mortgage rate, estimated monthly carrying costs run about $2,200.

Want this for your street?

Every home is different. Buddy Blake will walk you through the numbers for your neighborhood and your price range — no pressure. Call or text (910) 395-1000, or visit buddyblake.ai.

How these numbers are counted
Homes only (single-family, townhomes and condos) in the last 12 months. "Didn't sell" means the listing expired, was withdrawn or was canceled; some owners take a home off the market for reasons that have nothing to do with the market. Days to sell count from the first day a home was listed, including relistings. "First asking" is the first list price. Contract fall-throughs are listings that came back on the market after going under contract. Source: Hive MLS data, compiled by the Buddy Blake Team. Information deemed reliable but not guaranteed.